



# Common Origination and Disbursement

## Frequently Asked Questions

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### Overview

This document contains frequently asked questions (FAQ) about Common Origination and Disbursement (COD). This document updates the COD FAQs posted to IFAP on July 19, 2001. These FAQs have been updated with 2002-2003 processing changes, and introduce changes anticipated for the 2003-2004 Award Year.

This document is an introduction to the COD process. Schools, third-party servicers and software providers can find detailed processing requirements and business rules in the 2003-2004 COD Technical Reference at: <http://www.sfadownload.ed.gov/docsStudentAidGateway.htm>. The 2003-2004 COD Technical Reference contains key 2003-2004 development information for both COD Full Participants and Phase-In Participants. Please note, beginning with the 2003-2004 Award Year there will no longer be separate Pell Grant and Direct Loan Technical References. The 2003-2004 COD Technical Reference contains both Pell Grant and Direct Loan processing information.

The FAQs are organized into the following sections:

Common Origination & Disbursement Basics

Tips for Full Participants

Customer Service

The COD Web Site

Sending/Receiving Data in the COD Environment

Frequent COD Data Edits

Reconciliation Tools for Schools

### **Common Origination & Disbursement Basics**

#### **What is Common Origination and Disbursement (COD)?**

Common Origination and Disbursement (COD) is a streamlined method for processing Pell Grant and Direct Loan financial aid data. The COD System went live in April 2002 for all Pell Grant and Direct Loan student level record. The COD System integrates the origination and disbursement processes for Pell Grants and Direct Loans that was previously performed by the Recipient Financial Management System (RFMS) and the Direct Loan Origination System (DLOS).



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### **Why did FSA implement COD?**

FSA's current system architecture was built over a period of years using a variety of software products and platforms. Each system was built to support a single student aid program. The COD System is one piece of FSA's overall system modernization initiative to integrate student aid delivery systems. It is also key to improving services to schools.

COD represents a migration of program-centric systems to a student-centric system. COD processing integrates the Pell Grant and Direct Loan student level origination and disbursement functions into one system that will help FSA streamline data collection, eliminate data redundancy, and create a more student-centric process for schools and FSA employees.

The COD System also helps FSA and schools improve financial integrity by ensuring that Title IV funds are well managed. The COD process provides financial controls and tools to monitor schools' adherence to the regulatory 30-day reporting requirements. These tools are: web based views about student and batch level origination and disbursement data, information about funds drawn, funds available for draw, and several reports to help schools reconcile and correct data. Schools can also submit and correct data using the COD web site. The COD web site is designed to be a single entry point into the COD data repository of origination and disbursement data for use by the financial aid community, FSA staff, and COD customer service.

### **When was COD implemented?**

The COD system began processing records in April 2002 for the 2002-2003 Award Year.

### **What kind of COD training is available to schools?**

Schools have the opportunity to participate in a variety of training about COD including:

- Computer based training (CBT) available on FSA Download at: <http://www.ifap.ed.gov/eannouncements/0311CBTNowAvail.html>
- FSA University will offer 40 workshops nationwide for 2003-2004 EDEXpress Pell Grant and Direct Loan Processing.
- FSA will also hold its annual Electronic Access Conferences (EAC) in November and December 2003. The latest COD information and training will be presented at these conferences.

### **How do I send records to COD?**

For the 2003-2004 Award Year, schools have the option of sending their records to COD as either a Full Participant or Phase-In Participant.



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The term Full Participant applies to schools that use the Common Record in XML format to submit Pell Grant and/or Direct Loan origination and disbursement data to the COD System by sending batches via the Student Aid Internet Gateway (SAIG), or the COD web site. For the 2003-2004 Award Year, EDEExpress users for the Pell Grant and/or Direct Loan program will become COD Full Participants. All schools must be Full Participants by the 2004-2005 Award Year in order to process their Pell Grants and/or Direct Loan award and disbursement records.

The term Phase-In applies to schools that use the fixed-length record layout to submit records to COD. The fixed-length record layout is an updated version of the previous RFMS and DLOS record formats. Phase-In Participants submit Pell Grant and/or Direct Loan origination and disbursement data to the COD System by sending batches via the Student Aid Internet Gateway (SAIG)

Schools that use third-party servicers should consult with their servicers about specific software package capabilities and features prior to sending data to COD.

### **Did COD change the way schools receive funding for Pell Grant and Direct Loans?**

Schools continue to receive funds the same way they did prior to COD implementation. For example: Pell Grant schools that participated in the Just-in-Time (JIT) program will continue in COD with the same JIT process. Advance pay schools continue to have the ability to draw down funds prior to submission of detailed student records. However, beginning with the 2002-2003 Award Year, the COD System implemented a funds management enhancement that allows FSA to better manage Title IV funds. Schools may continue to submit disbursement records 30 days (for Pell) and 7 days (for Direct Loan) in advance of the disbursement date, but COD will not make additional funds available until seven days prior to the disbursement date on the student record.

### **What are some benefits of the COD process?**

The COD System offers schools several benefits and flexibility in establishing processing parameters that meet individual school needs. The following are some benefits of the COD process:

- *Student-centric view:* All schools have an expanded ability to access student financial aid history online via a secure Internet accessible web site. Schools can view Pell Grant and Direct Loan data for a single student on one COD web screen.
- *Less data to report:* Full Participants enjoy the benefit of the XML Common Record that requires only the student identifier information necessary to match to the proper record and the data required to process the business requirement. Full Participant schools no longer have to submit an entire fixed length record in order to update a data element.



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- *Choice of “edit-only” or actual disbursement options:* All schools are able to send “edit-only” records. Disbursements sent as part of an “edit-only” record will not be posted to the student’s award (grant or loan). This will not influence the amount of money available to the school, unless the disbursement release indicator (the disbursement release indicator is a field on the Common Record that designates a record as an Actual Disbursement Record for Full Participants) on that record is later changed to “true”, or an actual disbursement record is received (for Phase-In schools). Additional information is available in the 2002-2003 COD and Pell/Direct Loan Technical Reference at: <http://www.sfadownload.ed.gov/docsStudentAidGateway.htm>.
- *Option to have COD initiate drawdowns on the school’s behalf:* Direct Loan Schools that are eligible to participate in the advance payment funding method may choose to have COD initiate drawdowns on their behalf, based upon accepted actual disbursement records.
- *Enhanced Cash Management Tools:* The COD System tracks and monitors schools’ record reporting behavior and how quickly and accurately schools report records against their drawn cash. All financial aid offices and business offices can use the COD web site functionality to chart their own progress using the same information available to FSA, schools, third-party servicers, and COD customer service.
- *Easier to reconcile:* The COD System enables smooth and timely reconciliation by tracking and monitoring each school’s drawdowns, reporting, and data corrections. This enables COD customer service and FSA to work with schools to avoid and resolve reconciliation problems.
- *COD customer service:* COD provides a single point of contact for customer service for Direct Loan and Pell Grant processing. Beginning in spring 2003, COD customer service will provide support for “RFMS” years (1999-2000 through 2001-2002) as well as “COD” years. COD customer service will continue to provide support for Direct Loan “COD” years. COD customer service provides each school with primary customer support staff who monitor their schools’ reporting, including record rejects, drawing funds, and progress toward reconciling. Customer service staff work directly with schools and third-party servicers to resolve problems.
- *Streamlined process for requesting and reporting data:* Full Participants can use the flexibility of the Common Record to report a student’s Pell Grant and Direct Loan award and disbursement data on a single XML record.
- *Access to information:* The COD web tools provide schools access to aggregate information across the Pell Grant and Direct Loan programs providing a comprehensive view of the school’s transaction and funding information.
- *Faster turnaround times:* COD provides faster turnaround time for data submitted to FSA for processing. COD processes web transactions in real time and batch transactions many times per day.



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#### **Do Federal Family Education Loan (FFEL) schools have an option of whether they are Full Participants or Phase-In Participants?**

No. Full Participant and Phase-In Participant status relates only to schools that participate in the Pell Grant or Direct Loan programs. Schools participating in the FFEL program continue to send their loan records directly to their guaranty agencies or servicers. FFEL schools that participate in the Pell Grant program must become COD Full Participants for their Pell Grant processing by the 2004-2005 Award Year.

The Common Record was developed in partnership with members of the National Council of Higher Education Loan Programs (NCHELP) and the Postsecondary Electronic Standards Council (PESC). This collaborative effort enables the Common Record to bring consistency and standardization to the transmission of student financial aid data. The Common Record provides a structure to allow for the addition of FFEL data. Thus, the inherent processing efficiencies of the COD process will also be available to FFEL schools as the FFEL trading partners adopt this format.

#### **I've seen FSA presentations that discussed COD using a new computer technology. What is the new technology?**

FSA has incorporated a variety of technologies in the COD process that speed transaction processing and provide other enhancements to schools. The highlights of the new technologies are:

- *XML*: Extensible Markup Language (XML) is the computer language COD uses for processing the Common Record and for web applications. XML uses data elements, like COBOL, BASIC, and other computer languages; but XML is more flexible and efficient. In COD, this flexibility enables schools to send only the minimum amount of data elements required for a business action, rather than an entire fixed-length record. The Department of Education has been working cooperatively to assist the FFEL loan community as they develop the "Common Record – FFEL and Alternative Loans". This record layout (XML Schema) is being developed by the Postsecondary Electronic Standards Council and is scheduled for release in April 2003.
- *Middleware/Electronic Application Interface (EAI BUS)*: The EAI BUS acts as a bridge between schools, interfacing systems, and the COD System. The EAI BUS is also referred to as "Middleware". It transmits information from a school's SAIG mailbox to COD and vice versa. Currently, the EAI BUS translates XML (Common Record) Response documents generated by COD into fixed-length acknowledgment records for Phase-In Participants.



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### **What resources can schools refer to for information on the Common Record and fixed-length record layouts?**

Full Participant schools can refer to the XML schema. In basic terms, an XML schema describes how the Common Record is laid out. An XML schema specifies the rules surrounding the logical structure of an XML (Common Record) document. XML is a language that describes the allowed content of documents. It defines the elements present in the document and the order in which they appear, as well as any attributes that may be associated with an element.

The current XML Schema for the Common Record is available on the IFAP web site at: <http://ifap.ed.gov/cod/0210XMLCommonRecordSchema20c.html>.

Full Participant schools can also refer to the Common Record layout in the 2002-2003 COD Technical Reference at: <http://www.sfadownload.ed.gov/CODTechRef.htm>.

Phase-In Participant schools interested in the fixed-length record layout can refer to the 2002-2003 Pell Grant and Direct Loan Technical Reference at: <http://www.sfadownload.ed.gov/docsStudentAidGateway.htm>.

### **Does the Department of Education provide an XML translator (file converter)?**

No. The Department does not own an XML translator. FSA does not plan to obtain a translator in the future.

### **Can we send records to RFMS and DLOS?**

Beginning with the 2002-2003 Award Year and forward, COD replaced the Recipient Financial Management System (RFMS) and the Direct Loan Origination System (DLOS).

### **How do schools obtain prior Award Year Pell Grant and Direct Loan information once RFMS and DLOS are retired?**

FSA will migrate all RFMS (Award Years 1999-2000 through 2001-2002) origination and disbursement data to COD. FSA will also migrate DLOS data into COD for years not closed in DLOS. As a result, schools will have one single system to request data and report changes. Both Pell Grant disbursement, and Direct Loan origination and disbursement data will continue to be available in the National Student Loan Data System (NSLDS). In addition, Direct Loan data will continue to be available in the Direct Loan Servicing System (DLSS).

### **How do schools, third-party servicers, and software developers obtain information about COD processing issues?**

Schools, third-party servicers, and software developers can obtain information about current production issues, news, and COD system functionality through various channels such as the





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COD web site, <http://www.cod.ed.gov>, and the IFAP web site, <http://www.ifap.ed.gov>. The following communication sources provide information to COD users:

- *COD web message*: COD posts messages on the COD web site providing users with information about COD processing, maintenance, holiday schedules, and new release functionality.
- *COD Processing Updates*: This document is published on the COD web site daily at 12:00 noon eastern time. This document provides helpful hints and information on COD processing issues.
- *Direct Loan Bulletins*: Electronic Announcements and Direct Loan Bulletins are frequently posted on the IFAP web site. These letters and bulletins are published to inform the Direct Loan community of new functionality, program requirements, and processing updates.
- *Pmessage (Pell Grant Message)*: Electronic Announcements are used to inform the Pell Grant community of new functionality, program requirements, and processing updates. Pmessages are placed in schools' mailboxes via SAIG and are generally posted to IFAP and other electronic sources.

### **Tips for Full Participants**

#### **How does my school become a Full Participant?**

Schools are encouraged to notify the COD School Relations Center as soon as possible of their decision to become a Full Participant by submitting a Full Participant Request letter to the COD School Relations Center. COD uses the information in the Full Participant Request letter to set processing flags and options for Full Participants that ensure Full Participant records are processed correctly.

Schools using the 2003-2004 EDEExpress v9.1 software Pell Grant or Direct Loan modules will automatically be COD Full Participants in 2003-2004 because EDEExpress is converting to the XML format. However, EDEExpress schools must submit the Full Participant Request letter to the COD School Relations Center to ensure their records are processed correctly in COD.

More information regarding Full Participant registration is available at:

<http://www.ifap.ed.gov/eannouncements/0226CODSignUpforFP0304.html>.

For information on EDEExpress, contact CPS/WAN customer service at 1-800-330-5947, or e-mail [cpswan@ncs.com](mailto:cpswan@ncs.com).



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#### **My school uses EDEExpress. What are my processing options for 2003-2004?**

EDEExpress users who use the Pell Grant or Direct Loan modules will automatically be Full Participants for the 2003-2004 Award Year. To ensure the COD System accurately reflects Full Participant status, all Full Participants must submit a Full Participant Request letter to the COD School Relations Center. EDEExpress users will have the same processing options as current Full Participants. The 2003-2004 COD Technical Reference, Volumes II & V, <http://www.sfadownload.ed.gov/CODTechRef0304.htm>, provides technical information regarding the Common Record process and guidance for using EDEExpress.

#### **When must schools become Full Participant schools?**

All schools must become Full Participant schools by the 2004-2005 Award Year. This means that all schools, software providers, and third-party servicers must be able to send and receive the XML (Common Record) format. COD will not support fixed-length records beginning with the 2004-2005 Award Year. More information is available in the COD Technical Reference at: <http://ifap.ed.gov>.

EDEExpress users who use the Pell Grant or Direct Loan modules will automatically be Full Participants for the 2003-2004 Award Year. However, EDEExpress schools must confirm their Full Participant status before transmitting records by submitting a Full Participant Request letter to the COD School Relations Center to ensure COD processes EDEExpress records correctly. If a school submits 2003-2004 records using EDEExpress software and COD does not reflect Full Participant status for that school, the records will reject.

Please refer to the IFAP posting, <http://www.ifap.ed.gov/eannouncements/0226CODSignUpforFP0304.html>, for more detailed information about becoming a Full Participant.

#### **What are the benefits of being a Full Participant?**

The COD process benefits all schools, but Full Participants have additional flexibility not available to Phase-In Participants.

- *Common Record submission:* The ability to submit one Common Record that contains the student's Pell Grant and Direct Loan data.
- *COD online update:* The creation of Pell Grant and Direct Loan award and disbursement records online via the COD web site.
- *Less data to report:* Full Participants provide only the data elements required to process a business function, or the data elements that have changed. Full Participant schools do not have to send a complete record to report a change in one data element. This is supported via batch and online processing.





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- *Record processing options:* The ability to select processing options based upon the needs of the institution. Examples of these options include:
  - Setting a Pell Grant processing parameter to reject a record or correct data to continue processing (for example, Pell award amount).
  - Setting a parameter that tells FSA to print Direct Loan promissory notes on the school's behalf.

**Will a school automatically be considered a Full Participant once a third-party servicer begins transmitting XML records on the school's behalf?**

No. Schools must first individually sign up in order to be a Full Participant. COD must set processing flags and options for Full Participants in order to ensure their records are processed properly. School must confirm their Full Participant status by submitting a Full Participant Request letter to the COD School Relations Center. Failure to notify the COD School Relations Center before a third-party servicer begins submitting records on the school's behalf will cause their records to reject.

**Once our school is a Full Participant, will we have limited functions in COD because we use a third-party servicer?**

No. Schools will not be limited in any way using the COD System because a third-party servicer creates and submits their records. Once a school is set up as a Full Participant and has access to the COD web site, they will be able to perform the same functions as a third-party servicer.

Schools should carefully coordinate any entries/changes made on the COD web site with their third-party servicer to ensure that all parties involved are aware of what data is entered/changed in COD through the web site.

**Can a school "back out" from Full Participant status after being registered as a Full Participant in COD?**

Yes. A school has the option to "back out" and return to Phase-In status at anytime prior to processing. However, once a school transmits the COD XML Common Record to COD, the school cannot switch to the fixed-length record. Schools that need to "back out" should contact the COD School Relations Center as soon as possible.



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#### **Customer Service**

##### **Who do I contact when I need assistance with COD?**

Schools, third-party servicers, and software developers may contact the COD School Relations Center, by phone or e-mail, with questions regarding COD. Customer service representatives are available Monday through Friday, 8:00 A.M. to 8:00 P.M. eastern time, at: 1-800-4PGRANT for the Pell Grant Program or 1-800-848-0948 for the Direct Loan Program. Customer service may also be reached via e-mail at: [CODSupport@acs-inc.com](mailto:CODSupport@acs-inc.com).

##### **Does my school have a primary customer service representative (CSR)?**

Yes. The COD School Relations Center has assigned a primary customer service representative (CSR) to each school. COD customer service representatives are available to:

- Answer COD processing questions about the Pell Grant and Direct Loan programs in the 2002-2003 Award Year and beyond. In the spring of 2003, the COD School Relations Center will assume customer service support for prior year Direct Loan and Pell Grant issues.
- Assist in obtaining access to the COD web site as well as tips on navigation. The COD web site is a great tool for processing and viewing Pell Grant and Direct Loan data.
- Assist with any additional concerns or questions regarding COD.

##### **How do schools reach their primary CSRs?**

Contact the COD School Relations Center at 1-800-4PGRANT for the Pell Grant Program or 1-800-848-0948 for the Direct Loan Program. COD customer service is available Monday through Friday, 8 A.M. to 8 P.M. eastern time. When prompted, enter the school's Pell Grant-ID or Direct Loan School ID and the call will automatically be routed to the school's primary CSR. If the primary CSR is not available, the call will be routed to the appropriate backup CSR/team. A voice mail message may also be left with COD customer service. Schools can also e-mail COD customer service at: [CODSupport@acs-inc.com](mailto:CODSupport@acs-inc.com).

##### **Do third-party servicers and software providers have a primary CSR?**

COD has assigned primary CSRs to third-party servicers and software providers. To speak with a primary CSR call the COD School Relations Center at: 1-800-4PGRANT for Pell Grants or 1-800-848-0978 for Direct Loans. Third-party servicers and software providers can enter their school's Pell Grant-ID or Direct Loan School Code. If a school code is not entered when prompted, the call will then be routed to the next available representative.



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#### **What support does COD customer service provide for Full Participant and Phase-In Participants?**

The COD School Relations Center has been fully staffed for over a year, and in this time, customer service representatives have grown in knowledge and experience. CSRs are eager and ready to build relationships directly with schools. There are a number of tools that alert CSRs to risk areas so they can work with schools to prevent problems. Schools will continue to receive support through the following customer service functions:

- Support to schools and third-party servicers for testing school software applications with the COD system, <http://www.ifap.ed.gov/cod/0225CODSchTesting0304.html>.
- Support for XML (Common Record) and fixed-length record issues.
- Updated FAQs to share questions asked by schools posted on the COD web site.
- Updated version of the COD Computer Based Training available on FSA Download at: <http://www.ifap.ed.gov/eannouncements/0311CBTNowAvail.html>.
- Implementation of the Buddy System to connect Phase-In schools with current Full Participant schools to exchange lessons learned and experiences.
- COD customer service staff support at the EAC Conferences.
- COD customer service outreach to schools. CSRs monitor batch processing and alert schools to potential issues.
- Specialized Reconciliation Team to assist schools in reconciliation and closeout
- Updated communications about COD processing and features. (DL Bulletin, Pmessage, etc.)
- Daily COD Processing Updates available on the COD web site, <http://www.cod.ed.gov>.

### **The COD Web Site**

#### **What functionality does the COD web site provide?**

The COD web site, [www.cod.ed.gov](http://www.cod.ed.gov), is a tool for processing and viewing Pell Grant and Direct Loan data. This web site provides all access to COD reports. Several Direct Loan reports are available now. Pell Grant reports will be available via the COD web during the 2003-2004 Award Year. In addition, the COD web site allows FSA, schools, third-party servicers, and COD customer service to view and use the same data. The COD web site will eventually offer access to information prior to the 2002-2003 Award Year, replacing the DLOS and RFMS web sites.

#### **How do schools and third-party servicers get access to the COD web site?**

To get access to the COD web site, a school must submit a Security Administrator Request letter with required information.



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Schools can refer to the IFAP web site, <http://www.ifap.ed.gov/cod/0318Schoolaccess.html>, for information on how to register as a COD web site user, necessary requirements, and to download the registration form. Each institution designates a COD security administrator who is responsible to establish other users at the institution. Third party servicers are also able to obtain access to the web site by referring to the IFAP posting at: <http://www.ifap.ed.gov/cod/03183rdPartyAccess.html>.

#### **How do I reset my user access if I am locked out of the COD system?**

Security Administrators are able to unlock the users they have established at their institution. However, if the Security Administrator needs to be unlocked, he/she must contact the COD School Relations Center.

#### **How can I change my COD Security Administrator?**

If a security administrator account needs to be closed and/or a new security administrator account needs to be created, a new Security Administrator Request letter must be submitted to the COD School Relations Center.

#### **Is a login name and password required to view data on the COD web site?**

COD web site users have the ability to perform school and batch searches, and view news and current issues without having to log on to the site. However, student or borrower specific information such as Name, SSN, DOB and individual award data is governed by the Privacy Act of 1974, as amended, and is not displayed or made available without a valid log-on and password.

To view data without logging into the COD web site, begin at the Welcome Page. Log into the COD Welcome Page by accessing <http://www.cod.ed.gov>. You will see two buttons the top menu bar: School Search and Batch Search.

- By clicking on School Search, users can enter a school ID or school name to view basic information about the school, such as school name and address, financial aid administrator contacts, and some summary financial information by program type (Pell Grant or Direct Loan).
- By clicking on Batch Search, users can enter a school ID and date range, or a specific batch ID to view the status of a particular batch along with the number of records that have been accepted, rejected, and corrected.

#### **Where are Direct Loan online credit checks performed?**

For online PLUS credit checks for all award years, schools can use the Credit Check Search screen by accessing the COD System at: <http://www.cod.ed.gov>.



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#### **Sending/Receiving Data in the COD Environment**

**Can we test our system with COD prior to sending production records?**

Yes. School testing is available to both Full Participant and Phase-In Participants. Testing allows schools, third-party servicers, and software providers the opportunity to test their software with the COD System prior to the transmitting and processing production data.

The school testing schedule is available for the 2003-2004 Award Year. To participate in school testing, schools and software providers must complete a COD School Testing Signup document. This document is located in the School Testing Guide of the 2003-2004 COD Technical Reference at: <http://www.sfadownload.ed.gov/CODTechRef0304.htm>.

Schools and software providers can also refer to the electronic announcement on IFAP, <http://www.ifap.ed.gov/eannouncements/0225CODSchTesting0304.html>, for additional information regarding school testing.

**How are batches acknowledged by COD?**

After the COD System receives a Common Record, the system generates a receipt. A receipt is an XML document sent only to Full Participant schools informing them that COD was able to read the Common Record.

For all Common Record and fixed-length records received and processed by the COD System, COD returns a response (acknowledgement). COD generates a response with the status of the batch/record processing. For batches that are submitted via SAIG, the COD System sends a response to the school's SAIG mailbox.

When a Full Participant submits a record via the COD web site, the option is available to receive the response via the COD web site or the SAIG mailbox. Full Participants will not receive an acknowledgement for web-based transactions unless they have requested to receive web acknowledgements under the COD web site School Options Information screen. Phase-In schools will not receive an acknowledgement for web-based transactions.

**Do schools and third-party servicers have any options about how they receive responses?**

Phase-In schools will receive their responses only in the fixed-length format. Full Participant schools have an option to receive a Full or Standard response for Common Records processed by the COD System. A Full response contains all the original tags (data element) sent by the school, and any rejected data elements and reason codes. A Standard response contains only the rejected data elements and reason codes. Schools can choose the response they want to receive by setting



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this option on the School Options Information screen on the COD web site at: <http://www.cod.ed.gov>. If a response option has not been chosen, the option default is the Standard response. Full Participant schools can also override the standard response default on a record-by-record basis, by submitting the <FullResponseCode> tag on the Common Record.

#### **How will Phase-In schools update their system if responses are not returned for updates made on the COD web site?**

Phase-In schools that use third-party servicers should consult with their third-party servicers prior to making updates on the COD web site. Phase-In schools will not receive acknowledgments for updates on the COD web site and may have to manually update their systems to match the information in COD. One of the benefits of becoming a Full Participant is the flexibility to choose whether or not to receive web update acknowledgments.

#### **Who is responsible for printing Direct Loan promissory notes?**

Some schools may decide who is responsible for printing promissory notes by submitting one of the following promissory note print indicators on a loan award. The valid values for the Promissory Note Print Code on the Common Record and fixed-length record are:

- S = COD prints and sends to borrower
- R = COD prints and sends to school
- V = COD reprints and sends to school
- Z = COD reprints and sends to borrower
- O = School prints on-site and provides to borrower

If an award does not contain the Promissory Note Print Indicator, the COD System defaults to the option on the school profile when processing the award. The Promissory Note Print Indicator identifies at the individual loan level the responsible party for the printing of the promissory note for a specific loan and can override the school's promissory note print option.

#### **Where do schools send promissory note manifests for the 2003-2004 Award Year?**

All promissory notes and manifests for all award years should continue to be mailed to the Direct Loan Origination Center, P.O. Box 5692, Montgomery, AL 36103-5692.

#### **What is the difference between a Multi-Year Master Promissory Note (MPN) and Single-Year MPN?**

Using the Multi-Year feature, Direct Loan schools may allow their student borrowers (and their parent borrowers under the PLUS MPN) to receive loans for subsequent academic years based upon a previously signed MPN





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The Single-Year (SY) MPN feature requires that a new MPN be completed by a borrower for each academic year. For more information regarding school eligibility for the Multi-Year MPN feature see the Dear Colleague Letter GEN-02-10 (November 2002), <http://www.ifap.ed.gov/dpcletters/Gen0210.html>, or DLB 03-07 at: <http://www.ifap.ed.gov/dlbulletins/DLB0307.html>.

#### **How do I correct data in COD?**

All Full Participant and Phase-In schools can make individual student data corrections via batch processing. Schools should submit change records that include the new data element values along with the student identifier information. Additional information on correcting data is available in the 2002-2003 COD Technical Reference, Pell Grant and Direct Loan Technical reference at: <http://www.sfdownload.ed.gov/docsStudentAidGateway.htm>. For the 2003-2004 Award Year Full Participant and Phase-In schools can refer to the 2003-2004 COD Technical Reference. The 2003-2004 COD Technical Reference contains both Pell Grant and Direct Loan processing information.

Full Participant and Phase-In schools can also make individual student data corrections online through the COD web site. However, Phase-In schools will not receive an acknowledgement (response) from web-based activities. Full Participants will not receive an acknowledgement of the corrected transaction unless they have requested to receive acknowledgements for web-based activities on the COD web site School Options Information screen.

#### **Can we send a change record, containing a change to the student's name, without including the award information?**

Yes. Because the COD process allows disbursements only for eligible students, student identifiers must be consistent between the COD system and the Central Processing System (CPS). In order to change Student Identifier information on the CPS, the school or student must first submit a correction to the ISIR/SAR. This will result in new transaction in CPS. After the correction has been submitted to the CPS, the school must send a change record to the COD System reporting the old student identifier and the new student identifier. (SSN, DOB, or Last Name). COD stores one Student Identifier for each student; COD does not store separate Student Identifiers for each award.

#### **Can Common Records be submitted for one program (Example: Pell Grants) and fixed-length records for another (Example: Direct Loan)?**

Yes. When schools and servicers submit their Full Participant Request letters for the 2003-2004 Award Year, they must specify which program will be submitted in the XML (Common Record) format or the fixed-length format. COD will use this information to set processing flags and



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options for Full Participants. Detailed information about the Full Participant Request letter is available at: <http://www.ifap.ed.gov/eannouncements/0226CODSignUpforFP0304.html>.

#### **Can schools submit origination and disbursement records simultaneously for the same student?**

Yes. Full Participants can submit award and disbursement data on the same Common Record for the same student. Phase-In schools may submit origination and disbursement records in the same transmission.

#### **Can schools update an origination ID after a student record is established in the COD System?**

No. One of the benefits of the COD System is a student-centric approach to record processing. Each Award Year, each student recipient, or PLUS borrower, has a single "person" record, even if the student receives both a Pell Grant and a Direct Loan. Once the award, or origination ID, is established in COD, it stays with the student for the entire award year. Further information is available at: <http://ifap.ed.gov/eannouncements/0113CODPellOrigID0203.html>.

### Frequent COD Data Edits

#### **Are the COD data elements and edits the same for all programs?**

The COD System takes advantage of commonality across programs to maximize the use of common data elements, edits, and a single student record. Student and parent recipient data, such as name, social security number, date of birth, and other non-program specific data are stored once, so a student/recipient will have one identifier record in COD for all programs. Edits that relate to general school and student eligibility are also the same across programs. However, program specific data, such as Pell Grant disbursement amounts, do have unique program data elements and edits.

#### **We received an invalid transaction number error. How do we resolve this error?**

Schools will receive an "Invalid Transaction Number" error (Full Participant Edit 024/Phase-In Participant Edit 311) when the Transaction Number reported for a student is not on file on the CPS. To resolve this edit, schools will need to verify the transaction number submitted on the CPS and resubmit the COD record with the correct CPS transaction number.



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#### **Why are we receiving edits for “No eligible SSN, DOB, and last name combination match on CPS for a student”?**

Schools will receive Full Participant Edit 011/Direct Loan Phase-In Participant Edit DLO A9/Pell Grant Phase-In Participant Edit 332, 333, 334, “No eligible SSN, DOB, and Last Name Combination Match On CPS for Student” when the Student Identifier (SSN, DOB, and Last Name) reported on the record cannot be found on the CPS. To resolve this edit, schools will need to:

- Verify the social security number, date of birth or last name submitted with the CPS.
- Resubmit the record with the correct identifier(s) to COD, or update the CPS and resubmit the record with the CPS transaction number that matches the current identifier.

#### **What are the procedures for correcting duplicate matches on the CPS?**

Schools may receive Full Participant Edit 025/Pell Grant Phase In Participant Edit 338, “Duplicate Match on CPS”, after submitting an Origination Record to COD. An Edit 025/338 is an error where the Student Identifier (SSN, DOB, Last Name) and CPS Transaction Number combination reported in the record has two or more matches on the CPS.

To correct Full Participant Edit 025/Phase-In Participant Edit 338, schools can refer to the procedures posted on IFAP at:

<http://ifap.ed.gov/eannouncements/0320UpdatedCODEdit025Proc.html>.

#### **How should schools resolve an “Invalid Destination Mailbox ID” error?**

Schools will receive Full Participant Edit 001/Phase-In Edits 233 and 04 when the Entity ID is invalid or not assigned to send Pell Grant or Direct Loan data from that SAIG Destination Mailbox. Schools can resolve this edit by resubmitting the batch using the appropriate SAIG Destination Mailbox ID. Contact CPS/WAN customer service at: 1-800-330-5947, with concerns regarding the appropriate SAIG Destination Mailbox ID

### **Reconciliation Tools for Schools**

#### **Are reconciliation regulations and requirements the same under COD as they were under DLOS and RFMS?**

The COD System has not imposed new reconciliation requirements on schools. Schools, as always, are required by regulation to report disbursements and changes timely. COD customer service takes a proactive approach in assisting schools with reporting disbursements within the current 30-day reporting requirement by performing outreach to schools. CSRs monitor reporting



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and drawdown activities and work with schools to prevent and resolve potential reconciliation issues. The COD process provides a number of reconciliation tools.

#### **What reconciliation tools does the COD web site offer?**

The COD web site provides a number of reconciliation tools. These tools include reports and COD web site financial screens. Financial aid offices and business offices can both view drawdown and reporting activity the COD System uses as “substantiation” of the funds drawn. The following screens provide schools with information to assist in the reconciliation process:

- *School Funding Information* screen provides users with information on a school’s total accepted disbursement amount, amounts that were not disbursed, and information schools may use to determine the amount of available funds.
- *School Summary Financial Information* screen allows users to view a summary of a school’s Pell Grant and Direct Loan financial information.
- *Cash Activity* screen provides users with information on all drawdowns for a particular school.
- *Yearly Totals* screen provides users with information regarding a school’s total awards, total amount disbursed, total number of duplicated recipients, and the total number of unduplicated recipients.

#### **Are there reports available to help schools reconcile?**

Yes. There are reports available to assist schools with their reconciliation processes. The COD system pushes reports to schools’ SAIG mailboxes and provides some reports via the COD web site. Direct Loan reconciliation reports are available via the COD web site. Pell Grant reports will be available via the COD web site and batch request during the 2003-2004 Award Year.

For the 2003-2004 Award Year, schools can refer to the COD Technical Reference for the Full Participant and Phase-In report layouts. For the 2002-2003 Award Year, Full Participant schools can refer to the 2002-2003 COD Technical Reference. Phase-In schools can refer to the 2002-2003 Pell Grant /Direct Loan Technical Reference at:  
<http://www.sfadownload.ed.gov/docsStudentAidGateway.htm>.

The list below describes the Direct Loan and Pell Grant reports schools may find useful in the reconciliation process.

#### Direct Loan Reports:

**30-Day Warning Report:** The 30-Day Warning report is produced monthly and is pushed to schools’ SAIG mailboxes. This report is also available on the COD web site. This report lists



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unbooked Direct Loans for which the COD System has not received the required elements for “booking” a loan within 30 calendar days of the disbursement date.

***Pending Disbursement List:*** The Pending Disbursement List (formerly the Anticipated Disbursement Listing) is produced weekly and is pushed to schools’ SAIG mailboxes. This report is also available on the COD web site. Schools can use the Pending Disbursement List report to determine estimated disbursements and disbursement dates on file on the COD System.

***Funded Disbursement List:*** The Funded Disbursement List (formerly the Actual Disbursement Roster) is produced daily and is pushed to schools’ SAIG mailboxes. This report is also available on the COD web site. The Funded Disbursement List report displays all disbursements that have been funded.

***Duplicate Student Borrower Report:*** The Duplicate Student Borrower report is produced monthly and is pushed to schools’ SAIG mailboxes. This report is available on the COD web site. The Duplicate Student Borrower report lists the student borrowers for which the COD System has accepted multiple Direct Loan Subsidized and/or Unsubsidized Award records with the same or overlapping academic years. Schools can see other schools that have submitted a record for a borrower attending their school.

***Inactive Loans Report:*** The Inactive Loan report is produced monthly and is pushed to schools’ SAIG mailboxes. This report is available on the COD web site. The Inactive Loans report lists all Direct Loan awards that have been inactivated (adjusted to \$0) by the school for the reporting period. Schools can use this report during the closeout process to verify that their systems’ records for inactive or cancelled loans match COD’s records.

***SSN/Name/DOB Change Report:*** The SSN/Name/DOB Change Report is only produced when a change is made to a student’s SSN, Name and DOB. This report is pushed to schools’ SAIG mailboxes and is available on the COD web site. This report shows SSN, Name and DOB changes that are initiated by any school, and SSN changes that are initiated by Direct Loan Servicing. Schools can also view changes made to a person by performing a person search on the COD web site. Click on the “Events” tab located on the left side of the screen. This will allow users to view any changes made to the person record.

***School Account Statement (SAS):*** The SAS report is produced monthly and is pushed to schools’ mailboxes. The SAS reports COD data on Direct Loan cash balances, cash details, booked loans, and booked or unbooked disbursement transactions. The SAS is generated by the COD System and sent to schools on a monthly basis. Schools are able to choose various options for the SAS report by contacting the COD School Relations Center. Refer to Direct Loan Bulletin (DLB) 02-



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35, <http://www.ifap.ed.gov/dlbulletins/DLB02035.html>, and DLB 02-36, <http://www.ifap.ed.gov/dlbulletins/dlb0236.html>, for more detailed information.

#### Pell Grant Reports:

*Multiple Recording Record (MRR):* The MRR is produced and pushed to schools' SAIG mailboxes when COD receives disbursement records from multiple schools for the same student. This report is also available upon request by contacting the COD School Relations Center. The Multiple Reporting Record (MRR) provides information to schools about a student's Pell Grant origination and disbursement status at other schools/campuses and the amount of the scheduled Pell Grant award disbursed. The MRR is a tool that identifies two primary types of multiple reporting conditions: concurrent enrollment and potential overaward situations.

*Pell Year-to-Date (YTD):* The Pell YTD is available upon request by contacting the COD School Relations Center. This report is available at the institutional level and provides information about students' origination and disbursement data, as well as a summary of all origination and disbursement data submitted by a school. The YTD can be used to replace a corrupted database and/or used to reconcile a school's student records with COD. The YTD is only available in the fixed-length record format.

Full Participant schools should NOT request this report unless the school's software can process, or reformat, the fixed-length YTD records for use in the school's system. Schools may request the YTD by contacting the COD School Relations Center via phone or e-mail with the words "Pell YTD" in the subject line. Further information regarding the Pell YTD file is available on IFAP at: <http://ifap.ed.gov/eannouncements/1213PELLYTDfile.html>.

*Pell Reconciliation:* The 2002-2003 Pell Reconciliation File is available upon request by contacting the COD School Relations Center. This file will be provided only in the fixed-length record format detailed in the record layouts in the custom layouts section of the 2002-2003 Pell Technical Reference at: <http://www.sfadownload.ed.gov/FedPellTechRef0203.htm>. The Reconciliation File contains one summary record per student of the accepted disbursement records in the COD system at an institution. Use this file to compare your institution's student level disbursement data and total disbursement amounts to the information in the COD system, and to resolve discrepancies.

Request the Reconciliation File by contacting your COD School Relations Representative via phone or e-mail. To expedite your request, please include the words "Reconciliation File" in the subject line.





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#### **What if I need information that is not available on the reports listed above?**

The COD School Relations Center has the ability to create customized reports (Ad hoc report) when the standard reports do not provide needed information. School should contact the COD School Relations Center to request non-standard reports.

#### **What is Direct Loan (DL) Tools?**

DL Tools is a software tool available for all Direct Loan schools to assist in the reconciliation process. DL Tools can be downloaded at: [www.SFAdownload.ed.gov](http://www.SFAdownload.ed.gov). This tool replaces the Optional Loan Detail Exception File. With this tool, all schools can import the SAS report and run comparisons between the loan and disbursement data on file at COD and on a school's database. In addition, this software tool can also be used to track drawdowns and returns of excess cash at the school, and compare with the records in the COD System.

#### **Our school imported a YTD in EDEExpress, however, it does not contain updated information.**

When importing a Pell Grant or Direct Loan YTD file, remember to select the "Update" feature in EDEExpress. When this field is left blank, EDEExpress will only generate a comparison between the data in the YTD file and the data in the EDEExpress database. No updates to the database will be made.

#### **What's new with the Potential Over Award (POP) process?**

Beginning with 2002-2003, FSA implemented a change to improve the efficiency in which POP situations are resolved. FSA implemented a processing change based on feedback from schools asking for system intervention to "unblock" student level records in certain situations. When a Pell Grant award has been reported for a student by multiple schools, and causes the student to exceed 100% of the Scheduled Pell Grant (SPG), COD will notify all schools involved via the Multiple Reporting Record (MRR). The COD System will allow the over award to exist for 30 days while the schools work together to determine which school should receive the funds. If, at the end of the 30 days, the over award still exists because neither school has submitted a negative disbursement for the student; the COD system will generate a negative disbursement for each school. The COD system generated negative disbursements will take the accepted disbursement to \$0.00 at each school. This allows the school where the student is attending (or was attending) to resubmit the disbursement record to COD.

More information regarding the business rules pertaining to POP situations is available in the 2002-2003 COD Technical Reference, <http://www.sfadownload.ed.gov/FedPellTechRef0203.htm> and Pell Grant Technical Reference, <http://www.sfadownload.ed.gov/FedPellTechRef0203.htm>.